

SERFF Tracking Number: EMCC-125523833 State: Arkansas
First Filing Company: EMCASCO Insurance Company, ... State Tracking Number: EFT \$50
Company Tracking Number: AR-GL-2008-01
TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0001 Commercial General Liability
Product Name: General Liability
Project Name/Number: /

Filing at a Glance

Companies: EMCASCO Insurance Company, Employers Mutual Casualty Company

Product Name: General Liability SERFF Tr Num: EMCC-125523833 State: Arkansas
TOI: 17.0 Other Liability - Claims SERFF Status: Closed State Tr Num: EFT \$50
Made/Occurrence

Sub-TOI: 17.0001 Commercial General Liability Co Tr Num: AR-GL-2008-01 State Status: Fees verified and received
Filing Type: Form Co Status: Reviewer(s): Betty Montesi, Edith Roberts, Brittany Yielding
Author: Jo Byers Disposition Date: 03/14/2008
Date Submitted: 03/05/2008 Disposition Status: Approved
Effective Date Requested (New): 05/01/2008 Effective Date (New):
Effective Date Requested (Renewal): 05/01/2008 Effective Date (Renewal):
State Filing Description:

General Information

Project Name: Status of Filing in Domicile: Not Filed
Project Number: Domicile Status Comments:
Reference Organization: Reference Number:
Reference Title: Advisory Org. Circular:
Filing Status Changed: 03/14/2008
State Status Changed: 03/14/2008 Deemer Date:
Corresponding Filing Tracking Number:
Filing Description:
March 5, 2008

Commissioner of Insurance
Arkansas Insurance Department
1200 West Third St.
Little Rock, AR 72201-1904

SERFF Tracking Number: *EMCC-125523833* *State:* *Arkansas*
First Filing Company: *EMCASCO Insurance Company, ...* *State Tracking Number:* *EFT \$50*
Company Tracking Number: *AR-GL-2008-01*
TOI: *17.0 Other Liability - Claims Made/Occurrence* *Sub-TOI:* *17.0001 Commercial General Liability*
Product Name: *General Liability*
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EMPLOYERS MUTUAL CASUALTY COMPANY – 062-21415

EMCASCO INSURANCE COMPANY – 062-21407

General Liability

Form Revision

Company File # AR-GL-2008-01

Effective May 1, 2008

The captioned companies are members of Insurance Services Office (ISO) and are submitting a form revision to be applicable to policies written on or after May 1, 2008.

We are pleased to introduce several new company endorsements. A detailed explanation of these forms can be found on the attached Memorandum.

We supplement this filing with the \$50.00 filing fee (EFT), Property and Casualty Transmittal Document, Memorandum, and final printed copies of our forms.

We respectfully request your approval of this filing, to be applicable to policies written on or after May 1, 2008. Thank you.

Jo L. Byers, Filings Analyst
Rates and Filings Dept.
(800) 247-2128 Ext. 2707
jo.l.byers@emcins.com

Company and Contact

Filing Contact Information

Jo Byers, Filings Analyst

Jo.L.Byers@EMCIns.com

SERFF Tracking Number: EMCC-125523833 State: Arkansas
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Product Name: General Liability
Project Name/Number: /

PO Box 712 (800) 247-2128 [Phone]
Des Moines, IA 50306-0712 (515) 345-2223[FAX]

Filing Company Information

EMCASCO Insurance Company CoCode: 21407 State of Domicile: Iowa
717 Mulberry Street Group Code: 62 Company Type: P & C
Des Moines, IA 50309 Group Name: State ID Number:
(800) 247-2128 ext. [Phone] FEIN Number: 42-6070764

Employers Mutual Casualty Company CoCode: 21415 State of Domicile: Iowa
717 Mulberry Street Group Code: 62 Company Type: P & C
Des Moines, IA 50309 Group Name: State ID Number:
(800) 247-2128 ext. [Phone] FEIN Number: 42-0234980

SERFF Tracking Number: EMCC-125523833 State: Arkansas
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Product Name: General Liability
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Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No
Fee Explanation:
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
EMCASCO Insurance Company	\$0.00	03/05/2008	
Employers Mutual Casualty Company	\$50.00	03/05/2008	18346410

SERFF Tracking Number: *EMCC-125523833* *State:* *Arkansas*
First Filing Company: *EMCASCO Insurance Company, ...* *State Tracking Number:* *EFT \$50*
Company Tracking Number: *AR-GL-2008-01*
TOI: *17.0 Other Liability - Claims Made/Occurrence* *Sub-TOI:* *17.0001 Commercial General Liability*
Product Name: *General Liability*
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Edith Roberts	03/14/2008	03/14/2008

SERFF Tracking Number: EMCC-125523833 State: Arkansas
First Filing Company: EMCASCO Insurance Company, ... State Tracking Number: EFT \$50
Company Tracking Number: AR-GL-2008-01
TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0001 Commercial General Liability
Product Name: General Liability
Project Name/Number: /

Disposition

Disposition Date: 03/14/2008

Effective Date (New):

Effective Date (Renewal):

Status: Approved

Comment:

Rate data does NOT apply to filing.

Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing	0.000%
Overall Percentage Rate Impact For This Filing	0.000%
Effect of Rate Filing-Written Premium Change For This Program	\$0
Effect of Rate Filing - Number of Policyholders Affected	0

SERFF Tracking Number: EMCC-125523833 State: Arkansas

First Filing Company: EMCASCO Insurance Company, ... State Tracking Number: EFT \$50

Company Tracking Number: AR-GL-2008-01

TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0001 Commercial General Liability

Product Name: General Liability

Project Name/Number: /

Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Supporting Document	Memorandum	Approved	Yes
Form	Blanket Additional Insured - Construction Contracts	Approved	Yes
Form	Blanket Additional Insured - Construction Contracts Including Completed Operations	Approved	Yes
Form	Blanket Additional Insured - Real Property Leases	Approved	Yes
Form	Blanket Additional Insured	Approved	Yes
Form	Blanket Additional Insured Construction Contracts Vicarious Liability	Approved	Yes
Form	Blanket Additional Insured - Construction Contracts Including Completed Operations Vicarious Liability	Approved	Yes
Form	Additional Insured - Owners, Lessees or Contractors - Automatic Status When Required in Construction Agreement With You	Approved	Yes

SERFF Tracking Number: EMCC-125523833 State: Arkansas

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Company Tracking Number: AR-GL-2008-01

TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0001 Commercial General Liability

Product Name: General Liability

Project Name/Number: /

Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	Blanket Additional Insured - Construction Contracts	CG7174	1-08	Endorsement/Amendment/Conditions	Replaced Form #:0.00 CG7174 (6-05) Previous Filing #:		CG7174_200801.pdf
Approved	Blanket Additional Insured - Construction Contracts Including Completed Operations	CG7174.3	1-08	Endorsement/Amendment/Conditions	Replaced Form #:0.00 CG7174.3 (6-05) Previous Filing #:		CG7174_3_200801.pdf
Approved	Blanket Additional Insured - Real Property Leases	CG7184	1-08	Endorsement/Amendment/Conditions	Replaced Form #:0.00 CG7184 (1-06) Previous Filing #:		CG7184_200801.pdf
Approved	Blanket Additional Insured	CG7411	1-08	Endorsement/Amendment/Conditions	Replaced Form #:0.00 CG7411 (6-06) Previous Filing #:		CG7411_200801.pdf
Approved	Blanket Additional Insured Construction Contracts Vicarious Liability	CG7482	1-08	Endorsement/Amendment/Conditions	Replaced Form #:0.00 CG7482 (6-05) Previous Filing #:		CG7482_200801.pdf
Approved	Blanket Additional Insured - Construction Contracts Including	CG7482.3	1-08	Endorsement/Amendment/Conditions	Replaced Form #:0.00 CG7482.3 (1-06) Previous Filing #:		CG7482_3_200801.pdf

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 TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0001 Commercial General Liability
 Product Name: General Liability
 Project Name/Number: /

Completed
 Operations
 Vicarious Liability

Approved	Additional Insured - Owners, Lessees or Contractors - Automatic Status When Required in Construction Agreement With You	CG7612 1-08	Endorsement/Amendment/Conditions	0.00	CG7612_200801.pdf
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THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

BLANKET ADDITIONAL INSURED – CONSTRUCTION CONTRACTS

This endorsement modifies the insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

A. SECTION II – WHO IS AN INSURED is amended to include as an additional insured any person or organization for whom you are performing operations when you have agreed in writing in a contract or agreement that such person or organization be added as an additional insured on your policy. Such person or organization is an additional insured only with respect to liability for “bodily injury”, “property damage” or “personal and advertising injury” caused, in whole or in part, by:

1. Your acts or omissions; or
2. The acts or omissions of those acting on your behalf;

in the performance of your ongoing operations for the additional insured.

A person's or organization's status as an additional insured under this endorsement ends when your operations for that additional insured are completed.

B. With respect to the insurance afforded to these additional insureds, the following additional exclusions apply:

This insurance does not apply to:

1. “Bodily injury,” “property damage” or “personal and advertising injury” arising out of the rendering or failure to render, any professional architectural, engineering or surveying services, including:
 - a. The preparing, approving, or failing to prepare or approve maps, shop drawings, opinions, reports, surveys, field orders, change orders or drawings and specifications; or
 - b. Supervisory, inspection, architectural or engineering activities.

2. “Bodily injury” or “property damage” occurring after:

- a. All work, including materials, parts or equipment furnished in connection with such work, on the project (other than service, maintenance or repairs) to be performed by or on behalf of the additional insured(s) at the location of the covered operations has been completed; or
- b. That portion of “your work” out of which the injury or damage arises has been put to its intended use by any person or organization other than another contractor or subcontractor engaged in performing operations for a principal as a part of the same project.

C. The limits of insurance applicable to the additional insured are those specified in the Declarations of this policy or in the written contract or written agreement, whichever is lower.

D. Any coverage provided hereunder shall be excess over any other valid and collectible insurance available to the additional insured whether that insurance is primary, excess, contingent or on any other basis, unless you and the additional insured have specifically agreed in a written contract or written agreement that this insurance be primary.

When coverage is provided on a primary basis we will not seek contribution from any other insurance available to the additional insured if a written contract or written agreement requires that this insurance be noncontributory.

E. All other terms and conditions of this policy remain unchanged.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**BLANKET ADDITIONAL INSURED – CONSTRUCTION CONTRACTS
INCLUDING COMPLETED OPERATIONS**

This endorsement modifies the insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

- A. Section II – Who Is An Insured** is amended to include as an additional insured any person or organization when you have agreed in writing in a contract or agreement that such person or organization be added as an additional insured on your policy. Such person or organization is an additional insured only with respect to liability for “bodily injury”, “property damage” or “personal and advertising injury” caused, in whole or in part, by:
1. Your acts or omissions;
 2. The acts or omissions of those acting on your behalf;
- in the performance of:
- a. your ongoing operations for the additional insured; or
 - b. “Your work” for the additional insured and included in the “products – completed operations hazard”.
- B.** With respect to the insurance afforded to these additional insureds, the following additional exclusion applies:
- This insurance does not apply to “bodily injury,” “property damage” and “personal and advertising injury” arising out of the rendering of, or failure to render, any professional, architectural, engineering or surveying services including:
- a. The preparing, approving, or failing to prepare or approve maps, shop drawings, opinions, reports, surveys, field orders, change orders or drawings and specifications; or
 - b. Supervisory, inspection, architectural or engineering activities.
- C.** The limits of insurance applicable to the additional insured are those specified in the Declarations of this policy or in the written contract or written agreement, whichever is lower.
- D.** Any coverage provided hereunder shall be excess over any other valid and collectible insurance available to the additional insured whether that insurance is primary, excess, contingent or on any other basis, unless you and the additional insured have specifically agreed in a written contract or written agreement that this insurance be primary.
- When coverage is provided on a primary basis we will not seek contribution from any other insurance available to the additional insured if a written contract or written agreement requires that this insurance be noncontributory.
- E.** All other terms and conditions of this policy remain unchanged.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

BLANKET ADDITIONAL INSURED – REAL PROPERTY LEASES

This endorsement modifies the insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

- A. Section II – WHO IS AN INSURED** is amended to include as an additional insured any person or organization from whom you lease real property when you have agreed in writing in a contract or agreement that such person or organization be added as an additional insured on your policy. Such person or organization is an additional insured only with respect to liability for “bodily injury”, “property damage” or “personal and advertising injury” caused, in whole or in part, by your tenancy, occupation, maintenance or use of real property leased to you by such person or organization.
- B.** With respect to the insurance afforded to these additional insureds, this insurance does not apply to:
1. Any “occurrence” which takes place after the real property lease expires;
 2. “Bodily injury,” “property damage” or “personal and advertising injury” arising out of structural alterations, new construction, or demolition operations performed by or on behalf of the additional insured.
 3. “Property damage” to:
 - a. Property owned by, used, occupied by, leased or rented to the additional insured; or
 - b. Property in the care, custody or control of the additional insured or over which the additional insured is for any purpose exercising physical control.
- C.** The limits of insurance applicable to the additional insured are those specified in the Declarations of this policy or in the written contract or written agreement, whichever is lower.
- D.** Any coverage provided hereunder shall be excess over any other valid and collectible insurance available to the additional insured whether primary, excess, contingent or any other basis, unless a contract specifically requires that this insurance be primary, or you request that it apply on a primary basis.
- When coverage is provided on a primary basis we will not seek contribution from any other insurance available to the additional insured if a written contract or written agreement requires that this insurance be noncontributory.
- E.** All other terms and conditions of this policy remain unchanged.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

BLANKET ADDITIONAL INSURED

This endorsement modifies the insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

- A. SECTION II – WHO IS AN INSURED** is amended to include as an additional insured any person or organization when you have agreed in writing in a contract or agreement that such person or organization be added as an additional insured on your policy. Such person or organization is an additional insured only with respect to liability for “bodily injury”, “property damage” or “personal and advertising injury” caused, in whole or in part, by your acts or omissions or the acts or omissions of those acting on your behalf:
1. In the performance of your ongoing operations; or
 2. In connection with your premises owned or rented to you.
- B.** The limits of insurance applicable to the additional insured are those specified in the Declarations of this policy or in the written contract or written agreement, whichever is lower.
- C.** Any coverage provided hereunder shall be excess over any other valid and collectible insurance available to the additional insured whether that insurance is primary, excess, contingent or on any other basis, unless you and the additional insured have specifically agreed in a written contract or written agreement that this insurance be primary.
- When coverage is provided on a primary basis we will not seek contribution from any other insurance available to the additional insured if a written contract or written agreement requires that this insurance be noncontributory.
- D.** All other terms and conditions of this policy remain unchanged.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

BLANKET ADDITIONAL INSURED – CONSTRUCTION CONTRACTS – VICARIOUS LIABILITY

This endorsement modifies the insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

A. SECTION II – WHO IS AN INSURED is amended to include as an additional insured any person or organization for whom you are performing operations when you have agreed in writing in a contract or agreement that such person or organization be added as an additional insured on your policy. Such person or organization is an additional insured only with respect to liability for “bodily injury,” “property damage” or “personal and advertising injury” caused, in whole, by:

1. Your acts or omissions; or
2. The acts or omissions of those acting on your behalf;

in the performance of your ongoing operations for the additional insured.

A person’s or organization’s status as an additional insured under this endorsement ends when your operations for that additional insured are completed.

B. With respect to the insurance afforded to these additional insureds, the following additional exclusions apply:

This insurance does not apply to:

1. “Bodily injury,” “property damage” or “personal and advertising injury” resulting from any act or omission by, or willful misconduct of the additional insured, whether the sole or a contributing cause of the loss. The coverage afforded to the additional insured is limited solely to the additional insured’s “vicarious liability” that is a specific and direct result of your conduct.

“Vicarious liability” as used in this endorsement means liability that is imposed on the additional insured solely by virtue of its relationship with you, and not due to any act or omission of the additional insured.

2. “Bodily injury” or “property damage” occurring after:
 - a. All work, including materials, parts or equipment furnished in connection with such work, on the project (other than service, maintenance or repairs) to be performed by or on behalf of the additional insured(s) at the location of the covered operations has been completed; or

- b. That portion of “your work” out of which the injury or damage arises has been put to its intended use by any person or organization other than another contractor or subcontractor engaged in performing operations for a principal as a part of the same project.

3. “Bodily injury,” “property damage” or “personal and advertising injury” arising out of the rendering of, or failure to render, any professional, architectural, engineering or surveying services including:

- a. The preparing, approving, or failing to prepare or approve maps, shop drawings, opinions, reports, surveys, field orders, change orders or drawings and specifications; or
- b. Supervisory, inspection, architectural or engineering activities.

- C. The limits of insurance applicable to the additional insured are those specified in the Declarations of this policy or in the written contract or written agreement, whichever is lower.

- D. Any coverage provided hereunder shall be excess over any other valid and collectible insurance available to the additional insured whether that insurance is primary, excess, contingent or on any other basis, unless you and the additional insured have specifically agreed in a written contract or written agreement that this insurance be primary.

When coverage is provided on a primary basis we will not seek contribution from any other insurance available to the additional insured if a written contract or written agreement requires that this insurance be noncontributory.

- E. All other terms and conditions of this policy remain unchanged.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**BLANKET ADDITIONAL INSURED – CONSTRUCTION CONTRACTS
INCLUDING COMPLETED OPERATIONS – VICARIOUS LIABILITY**

This endorsement modifies the insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

- A. SECTION II – WHO IS AN INSURED** is amended to include as an additional insured any person or organization when you have agreed in writing in a contract or agreement that such person or organization be added as an additional insured on your policy. Such person or organization is an additional insured only with respect to liability for “bodily injury,” “property damage” or “personal and advertising injury” caused, in whole, by:
1. Your acts or omissions; or
 2. The acts or omissions of those acting on your behalf;
- in the performance of:
- a. your ongoing operations for the additional insured; or
 - b. “Your work” for the additional insured and included in the “products – completed operations hazard”.
- B.** With respect to the insurance afforded to these additional insureds, the following additional exclusions apply:
- This insurance does not apply to:
1. “Bodily injury,” “property damage” or “personal and advertising injury” resulting from any act or omission by, or willful misconduct of the additional insured, whether the sole or a contributing cause of the loss. The coverage afforded to the additional insured is limited solely to the additional insured’s “vicarious liability” that is a specific and direct result of your conduct.
- “Vicarious liability” as used in this endorsement means liability that is imposed on the additional insured solely by virtue of its relationship with you, and not due to any act or omission of the additional insured.
2. “Bodily injury,” “property damage” or “personal and advertising injury” arising out of the rendering of, or failure to render, any professional, architectural, engineering or surveying services including:
 - a. The preparing, approving, or failing to prepare or approve maps, shop drawings, opinions, reports, surveys, field orders, change orders or drawings and specifications; or
 - b. Supervisory, inspection, architectural or engineering activities.
 - C.** The limits of insurance applicable to the additional insured are those specified in the Declarations of this policy or in the written contract or written agreement, whichever is lower.
 - D.** Any coverage provided hereunder shall be excess over any other valid and collectible insurance available to the additional insured whether that insurance is primary, excess, contingent or on any other basis, unless you and the additional insured have specifically agreed in a written contract or written agreement that this insurance be primary.
- When coverage is provided on a primary basis we will not seek contribution from any other insurance available to the additional insured if a written contract or written agreement requires that this insurance be noncontributory.
- E.** All other terms and conditions of this policy remain unchanged.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**ADDITIONAL INSURED – OWNERS, LESSEES OR CONTRACTORS –
AUTOMATIC STATUS WHEN REQUIRED IN CONSTRUCTION
AGREEMENT WITH YOU**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

A. Section II – Who Is An Insured is amended to include as an additional insured any person or organization for whom you are performing operations when you have agreed in writing in a contract or agreement that such person or organization be added as an additional insured on your policy. Such person or organization is an additional insured only with respect to liability for "bodily injury", "property damage" or "personal and advertising injury" caused, in whole or in part, by:

1. Your acts or omissions; or
2. The acts or omissions of those acting on your behalf;

in the performance of your ongoing operations for the additional insured.

A person's or organization's status as an additional insured under this endorsement ends when your operations for that additional insured are completed.

B. With respect to the insurance afforded to these additional insureds, the following additional exclusions apply:

This insurance does not apply to:

1. "Bodily injury", "property damage" or "personal and advertising injury" arising out of the rendering of, or the failure to render, any professional architectural, engineering or surveying services, including:

- a. The preparing, approving, or failing to prepare or approve, maps, shop drawings, opinions, reports, surveys, field orders, change orders or drawings and specifications; or
 - b. Supervisory, inspection, architectural or engineering activities.
2. "Bodily injury" or "property damage" occurring after:
 - a. All work, including materials, parts or equipment furnished in connection with such work, on the project (other than service, maintenance or repairs) to be performed by or on behalf of the additional insured(s) at the location of the covered operations has been completed; or
 - b. That portion of "your work" out of which the injury or damage arises has been put to its intended use by any person or organization other than another contractor or subcontractor engaged in performing operations for a principal as a part of the same project.

<i>SERFF Tracking Number:</i>	<i>EMCC-125523833</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>EMCASCO Insurance Company, ...</i>	<i>State Tracking Number:</i>	<i>EFT \$50</i>
<i>Company Tracking Number:</i>	<i>AR-GL-2008-01</i>		
<i>TOI:</i>	<i>17.0 Other Liability - Claims Made/Occurrence</i>	<i>Sub-TOI:</i>	<i>17.0001 Commercial General Liability</i>
<i>Product Name:</i>	<i>General Liability</i>		
<i>Project Name/Number:</i>	<i>/</i>		

Rate Information

Rate data does NOT apply to filing.

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First Filing Company: EMCASCO Insurance Company, ... State Tracking Number: EFT \$50
Company Tracking Number: AR-GL-2008-01
TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0001 Commercial General Liability
Product Name: General Liability
Project Name/Number: /

Supporting Document Schedules

		Review Status:	
Satisfied -Name:	Uniform Transmittal Document-Property & Casualty	Approved	03/14/2008

Comments:

Attachment:

pctd.pdf

		Review Status:	
Satisfied -Name:	Memorandum	Approved	03/14/2008

Comments:

Attachment:

Memorandum.pdf

Property & Casualty Transmittal Document

1. Reserved for Insurance Dept. Use Only	2. Insurance Department Use only a. Date the filing is received: _____ b. Analyst: _____ c. Disposition: _____ d. Date of disposition of the filing: _____ e. Effective date of filing: _____ <div style="display: flex; justify-content: space-between;"> <div style="width: 45%;">New Business</div> <div style="width: 55%;"></div> </div> <div style="display: flex; justify-content: space-between;"> <div style="width: 45%;">Renewal Business</div> <div style="width: 55%;"></div> </div> f. State Filing #: _____ g. SERFF Filing #: _____ h. Subject Codes _____
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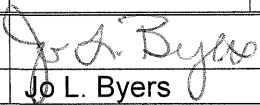
3. Group Name	Group NAIC #
EMC Insurance Companies	062

4. Company Name(s)	Domicile	NAIC #	FEIN #
Employers Mutual Casualty Company	IA	21415	42-0234980
EMCASCO Insurance Company	IA	21407	42-6070764

5. Company Tracking Number	AR-GL-2008-01
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Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

6.	Name and address	Title	Telephone #s	FAX #	e-mail
	Jo L. Byers P.O. Box 712 Des Moines, IA 50306-0712	Filings Analyst	800-247-2128 ext. 2707	515-345-2223	Jo.L.Byers@EMCIns.com

7. Signature of authorized filer	
8. Please print name of authorized filer	Jo L. Byers

Filing information (see General Instructions for descriptions of these fields)

9. Type of Insurance (TOI)	General Liability
10. Sub-Type of Insurance (Sub-TOI)	General Liability
11. State Specific Product code(s) (if applicable) [See State Specific Requirements]	
12. Company Program Title (Marketing title)	General Liability
13. Filing Type	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input checked="" type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)
14. Effective Date(s) Requested	New: 5/1/08 Renewal: 5/1/08

Property & Casualty Transmittal Document---

15.	Reference Filing?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No	
16.	Reference Organization (if applicable)			
17.	Reference Organization # & Title			
18.	Company's Date of Filing	3/5/08		
19.	Status of filing in domicile	<input checked="" type="checkbox"/> Not Filed	<input type="checkbox"/> Pending	<input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

20.	This filing transmittal is part of Company Tracking #	AR-GL-2008-01
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21.	Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]
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We are pleased to introduce several new company endorsements. A detailed explanation of these forms can be found on the attached Memorandum.

22.	Filing Fees (Filer must provide check # and fee amount if applicable) [If a state requires you to show how you calculated your filing fees, place that calculation below]
<div style="margin-bottom: 20px;"> Check #: EFT Amount: 50.00 </div> <p>Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.</p>	

***Refer to each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)

FORM FILING SCHEDULE

(This form must be provided ONLY when making a filing that includes forms)

(Do not refer to the body of the filing for the forms listing, unless allowed by state.)

1.	This filing transmittal is part of Company Tracking #		AR-GL-2008-01		
2.	This filing corresponds to rate/rule filing number (Company tracking number of rate/rule filing, if applicable)				
3.	Form Name /Description/Synopsis	Form # Include edition date	Replacement Or withdrawn?	If replacement, give form # it replaces	Previous state filing number, if required by state
01	Blanket Additional Insured - Construction Contracts	CG7174 (1-08)	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	CG7174 (6-05)	
02	Blanket Additional Insured - Construction Contracts Including Completed Operations	CG7174.3 (1-08)	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	CG7174.3 (6-05)	
03	Blanket Additional Insured - Real Property Leases	CG7184 (1-08)	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	CG7184 (1-06)	
04	Blanket Additional Insured	CG7411 (1-08)	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	CG7411 (6-06)	
05	Blanket Additional Insured Construction Contracts Vicarious Liability	CG7482 (1-08)	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	CG7482 (6-05)	
06	Blanket Additional Insured - Construction Contracts Including Completed Operations Vicarious Liability	CG7482.3 (1-08)	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	CG7482.3 (1-06)	
07	Additional Insured - Owners, Lessees or Contractors - Automatic Status When Required in Construction Agreement With You	CG7612 (1-08)	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
08			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
09			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
10			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		

Arkansas General Liability Memorandum

Revised Forms

CG7174 (1-08) Blanket Additional Insured - Construction Contracts replaces 6-05

CG7174.3 (1-08) Blanket Additional Insured - Construction Contracts Including Completed Operations
replaces 6-05

CG7184 (1-08) Blanket Additional Insured - Real Property Leases replaces 1-06

CG7411 (1-08) Blanket Additional Insured replaces 6-06

CG7482 (1-08) Blanket Additional Insured Construction Contracts Vicarious Liability replaces 6-05

**CG7482.3 (1-08)) Blanket Additional Insured - Construction Contracts Including Completed Operations
Vicarious Liability** replaces 1-06

We have removed the verbiage "and such person or organization" from the Who is An Insured paragraph.

The intent of these endorsements is to grant additional insured status to any party that requires it via contract with our insured and are used almost exclusively with our contractors book of business. In many cases, the contract not only requires that the subcontractor provide additional insured status to the general contractor but also the owner of the property, developer, architect etc. In other words, although these extra parties are not directly involved in the contract negotiations, the general contractor is requesting additional insured status for them. We are concerned that the current additional insured endorsement verbiage only includes the general contractor since the owner of the property (or any of these other parties) is not physically signing off on the contract. An additional concern is that the subcontractor could be found in breach of contract with the current verbiage if the owner of the property (or any of these other parties) is sued due to work performed for it by the subcontractor. There is no impact on the corresponding rule or rating.

We have removed the sentence concerning limits of insurance in Paragraph C. from CG7174, CG7174.3 CG7184; CG7482; CG7482.3 and Paragraph B. from CG7411.

We believe that this sentence can cause confusion because the endorsements do not have a separate limit of liability. The removal of this sentence is intended to clarify underwriting intent and has no impact on the coverage we are providing our insureds.

New Endorsement

CG7612 (1-08) Additional Insured - Owners, Lessees or Contractors - Automatic Status When Required in Construction Agreement With You

We have created this endorsement so our underwriting intent regarding additional insured status is clear. This endorsement is the same as ISO's Blanket Additional endorsement CG 2033 (7-04). The only difference between the two is that we are leaving "and such person or organization" off, as we did with the company forms listed above.